



General Assembly

January Session, 2013

Raised Bill No. 6378

LCO No. 2857



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

***AN ACT CONCERNING CHANGES TO PROPERTY AND CASUALTY
INSURANCE AND RELATED STATUTES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-8 of the general statutes is amended by adding
2 subsection (h) as follows (*Effective October 1, 2013*):

3 (NEW) (h) (1) Not later than January 1, 2014, the commissioner shall
4 post on the Insurance Department's Internet web site a list of the name
5 and contact information of each insurance company licensed to do
6 business in this state for, and categorized by, the following lines of
7 insurance:

8 (A) Private passenger motor vehicle, as defined in section 38a-363;

9 (B) Homeowners; and

10 (C) Commercial property; and

11 (2) Not later than January 1, 2014, the commissioner shall post on
12 the Insurance Department's Internet web site (A) a statement that an

13 insured has the right to hire a public adjuster to act on such insured's
14 behalf for loss or damage by a covered peril, and (B) a list of the name
15 and contact information of each public adjuster licensed as such in this
16 state.

17 (3) The commissioner shall update such lists at least annually.

18 Sec. 2. Section 38a-307 of the general statutes is repealed and the
19 following is substituted in lieu thereof (*Effective October 1, 2013*):

20 Except as provided in section 38a-307a, the standard form of fire
21 insurance policy of the state of Connecticut, with permission to
22 substitute for the word "Company" a more accurate descriptive term of
23 the type of insurer, shall be as follows:

24 [Space for insertion of name of company or companies issuing the
25 policy and other matter permitted to be stated at the head of the
26 policy.]

27 [Space for listing amounts of insurance, rates and premiums for the
28 basic coverages insured under the standard form of policy and for
29 additional coverages or perils insured under endorsements attached.]

T1 In Consideration of the Provisions and Stipulations
T2 Herein or Added Hereto

T3 AND OF DOLLARS PREMIUM

T4

T5	this company, for the term	}	from the day of 20..	{	at noon,
T6					Standard
T7					Time, at
T8	of		to the day of 20..		location of property involved
T9	to an amount not exceedingDollars,				
T10	does insure				

30 and legal representatives, to the extent of the actual cash value of
31 the property at the time of loss, but not exceeding the amount which it
32 would cost to repair or replace the property with material of like kind
33 and quality within a reasonable time after such loss, without allowance
34 for any increased cost of repair or reconstruction by reason of any
35 ordinance or law regulating construction or repair, and without
36 compensation for loss resulting from interruption of business or
37 manufacture, nor in any event for more than the interest of the
38 insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY
39 REMOVAL FROM PREMISES ENDANGERED BY THE PERILS
40 INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER
41 PROVIDED, to the property described hereinafter while located or
42 contained as described in this policy, or pro rata for five days at each
43 proper place to which any of the property shall necessarily be removed
44 for preservation from the perils insured against in this policy, but not
45 elsewhere. The actual cash value at the time of loss for a building
46 described herein shall be the amount which it would cost to repair or
47 replace such building with material of like kind and quality, minus
48 reasonable depreciation. As used herein, "depreciation" means a
49 decrease in value of real property over a period of time due to wear
50 and tear.

51 Assignment of this policy shall not be valid except with the written
52 consent of this Company.

53 This policy is made and accepted subject to the foregoing provisions
54 and stipulations and those hereinafter stated, which are hereby made a
55 part of this policy, together with such other provisions, stipulations
56 and agreements as may be added hereto, as provided in this policy.

57 In Witness Whereof, this Company has executed and attested these
58 presents.

59 (Secretary).

60 (President).

61 Concealment, fraud. This entire policy shall be void if, whether
62 before or after a loss, the insured has wilfully concealed or
63 misrepresented any material fact or circumstance concerning this
64 insurance or the subject thereof, or the interest of the insured therein,
65 or in case of any fraud or false swearing by the insured relating
66 thereto.

67 Uninsurable and excepted property. This policy shall not cover
68 accounts, bills, currency, deeds, evidences of debt, money or securities;
69 nor, unless specifically named hereon in writing, bullion or
70 manuscripts.

71 Perils not included. This Company shall not be liable for loss by fire
72 or other perils insured against in this policy caused, directly or
73 indirectly, by: (a) Enemy attack by armed forces, including action
74 taken by military, naval or air forces in resisting an actual or an
75 immediately impending enemy attack; (b) invasion; (c) insurrection;
76 (d) rebellion; (e) revolution; (f) civil war; (g) usurped power; (h) order
77 of any civil authority except acts of destruction at the time of and for
78 the purpose of preventing the spread of fire, provided that such fire
79 did not originate from any of the perils excluded by this policy; (i)
80 neglect of the insured to use all reasonable means to save and preserve
81 the property at and after a loss, or when the property is endangered by
82 fire in neighboring premises; (j) nor shall this Company be liable for
83 loss by theft.

84 Other Insurance. Other insurance may be prohibited or the amount
85 of insurance may be limited by endorsement attached hereto.

86 Conditions suspending or restricting insurance. Unless otherwise
87 provided in writing added hereto this Company shall not be liable for
88 loss occurring (a) while the hazard is increased by any means within
89 the control or knowledge of the insured; or (b) while a described
90 building, whether intended for occupancy by owner or tenant, is
91 vacant or unoccupied beyond a period of sixty consecutive days; or (c)

92 as a result of explosion or riot, unless fire ensue, and in that event for
93 loss by fire only.

94 Other perils or subjects. Any other peril to be insured against or
95 subject of insurance to be covered in this policy shall be by
96 endorsement in writing hereon or added hereto.

97 Added provisions. The extent of the application of insurance under
98 this policy and of the contribution to be made by this Company in case
99 of loss, and any other provision or agreement not inconsistent with the
100 provisions of this policy, may be provided for in writing added hereto,
101 but no provision may be waived except such as by the terms of this
102 policy is subject to change.

103 Waiver provisions. No permission affecting this insurance shall
104 exist, or waiver of any provision be valid, unless granted herein or
105 expressed in writing added hereto. No provision, stipulation or
106 forfeiture shall be held to be waived by any requirement or proceeding
107 on the part of this Company relating to appraisal or to any
108 examination provided for herein.

109 Cancellation of policy. This policy shall be cancelled at any time at
110 the request of the insured, in which case this Company shall, upon
111 demand and surrender of this policy, refund the excess of paid
112 premium above the customary short rates for the expired time. This
113 policy may be cancelled at any time by this Company by giving to the
114 insured and any third party designated pursuant to section 38a-323a, a
115 thirty days' written notice of cancellation accompanied by the reason
116 therefor with or without tender of the excess of paid premium above
117 the pro rata premium for the expired time, which excess, if not
118 tendered, shall be refunded on demand. Notice of cancellation shall
119 state that said excess premium (if not tendered) will be refunded on
120 demand. Where cancellation is for nonpayment of premium at least ten
121 days' written notice of cancellation accompanied by the reason therefor
122 shall be given.

123 Mortgagee interests and obligations. If loss hereunder is made
124 payable, in whole or in part, to a designated mortgagee not named
125 herein as the insured, such interest in this policy may be cancelled by
126 giving to such mortgagee a ten days' written notice of cancellation.

127 If the insured fails to render proof of loss such mortgagee, upon
128 notice, shall render proof of loss in the form herein specified within
129 sixty (60) days thereafter and shall be subject to the provisions hereof
130 relating to appraisal and time of payment and of bringing suit. If this
131 Company shall claim that no liability existed as the mortgagor or
132 owner, it shall, to the extent of payment of loss to the mortgagee, be
133 subrogated to all the mortgagee's rights of recovery, but without
134 impairing mortgagee's right to sue; or it may pay off the mortgage debt
135 and require an assignment thereof and of the mortgage. Other
136 provisions relating to the interests and obligations of such mortgagee
137 may be added hereto by agreement in writing.

138 Pro rata liability. This Company shall not be liable for a greater
139 proportion of any loss than the amount hereby insured shall bear to
140 the whole insurance covering the property against the peril involved,
141 whether collectible or not.

142 Requirements in case loss occurs. The insured shall give immediate
143 written notice to this Company of any loss, protect the property from
144 further damage, forthwith separate the damaged and undamaged
145 personal property, put it in the best possible order, furnish a complete
146 inventory of the destroyed, damaged and undamaged property,
147 showing in detail quantities, costs, actual cash value and amount of
148 loss claims; AND WITHIN SIXTY DAYS AFTER THE LOSS, UNLESS
149 SUCH TIME IS EXTENDED IN WRITING BY THIS COMPANY, THE
150 INSURED SHALL RENDER TO THIS COMPANY A PROOF OF
151 LOSS, signed and sworn to by the insured, stating the knowledge and
152 belief of the insured as to the following: The time and origin of the loss,
153 the interest of the insured and of all others in the property, the actual
154 cash value of each item thereof and the amount of loss thereto, all

155 encumbrances thereon, all other contracts of insurance, whether valid
156 or not, covering any of said property, any changes in the title, use,
157 occupation, location, possession or exposures of said property since
158 the issuing of this policy, by whom and for what purpose any building
159 herein described and the several parts thereof were occupied at the
160 time of loss and whether or not it then stood on leased ground, and
161 shall furnish a copy of all the descriptions and schedules in all policies
162 and, if required, verified plans and specification of any building,
163 fixtures or machinery destroyed or damaged. The insured, as often as
164 may be reasonably required, shall exhibit to any person designated by
165 this Company all that remains of any property herein described, and
166 submit to examinations under oath by any person named by this
167 Company, and subscribe the same; and, as often as may be reasonably
168 required, shall produce for examination all books of account, bills,
169 invoices and other vouchers, or certified copies thereof if originals be
170 lost, at such reasonable time and place as may be designated by this
171 Company or its representative, and shall permit extracts and copies
172 thereof to be made.

173 Appraisal or arbitration procedure. In case the insured and this
174 Company shall fail to agree as to the actual cash value or the amount
175 of loss, then, on the written demand of either, each shall select a
176 competent and disinterested appraiser and notify the other of the
177 appraiser selected within twenty days of such demand. [The
178 appraisers shall first select a competent and disinterested umpire; and
179 failing for fifteen days to agree upon such umpire, then, on request of
180 the insured or this Company, such umpire shall be selected by a judge
181 of a court of record in this state in which the property covered is
182 located.] In lieu of such procedure, the insured may make a written
183 demand of this Company and the Insurance Department for an
184 arbitration, if applicable, by the Insurance Department. The appraisers
185 shall [then] appraise the loss, stating separately actual cash value and
186 loss to each item; and, failing to agree, shall present to the insured, for
187 the insured's acceptance or declination in full, the appraisal of this

188 Company's appraiser. The insured's acceptance or declination shall be
189 in writing. If the insured declines the appraisal of this Company's
190 appraiser, the appraisers shall select a competent and disinterested
191 umpire; and failing for fifteen days to agree upon such umpire, then,
192 on request of the insured or this Company, such umpire shall be
193 selected by a judge of a court of record in this state in which the
194 property covered is located. The appraisers shall then submit their
195 differences, only, to the umpire. An award in writing, so itemized, of
196 any two when filed with this Company shall determine the amount of
197 actual cash value and loss. Each appraiser shall be paid by the party
198 selecting him and the expenses of appraisal and umpire shall be paid
199 by the parties equally.

200 Company's options. It shall be optional with this Company to take
201 all, or any part, of the property at the agreed or appraised value, and
202 also to repair, rebuild or replace the property destroyed or damaged
203 with other of like kind and quality within a reasonable time, on giving
204 notice of its intention so to do within thirty days after the receipt of the
205 proof of loss herein required.

206 Abandonment. There can be no abandonment to this Company of
207 any property.

208 When loss payable. The amount of loss for which this Company
209 may be liable shall be payable thirty days after proof of loss, as herein
210 provided, is received by this Company and ascertainment of the loss is
211 made either by agreement between the insured and this Company
212 expressed in writing or by the filing with this Company of an award as
213 herein provided. This Company and the insured may agree in writing
214 to a partial payment of the amount of loss as an advance payment.
215 Any advance payment shall be credited against the total amount of
216 loss due to the insured. An advance payment shall not affect the
217 requirement of this Company to pay the total amount of loss not later
218 than thirty days after proof of loss.

219 Suit. No suit or action on this policy for the recovery of any claim
220 shall be sustainable in any court of law or equity unless all the
221 requirements of this policy shall have been complied with, and unless
222 commenced within eighteen months next after inception of the loss.

223 Subrogation. This Company may require from the insured an
224 assignment of all right of recovery against any party for loss to the
225 extent that payment therefor is made by this Company.

226 Sec. 3. Subsection (b) of section 38a-9 of the general statutes is
227 repealed and the following is substituted in lieu thereof (*Effective*
228 *October 1, 2013*):

229 (b) (1) (A) The Division of Consumer Affairs shall provide an
230 independent arbitration procedure for the settlement of disputes
231 between claimants and insurance companies concerning automobile
232 physical damage and automobile property damage liability claims in
233 which liability and coverage are not in dispute. Such procedure shall
234 apply only to disputes involving private passenger motor vehicles as
235 defined in subsection (e) of section 38a-363. Any company licensed to
236 write private passenger automobile insurance, including collision,
237 comprehensive and theft, in this state shall participate in the
238 arbitration procedure. The commissioner shall appoint an
239 administrator for such procedure. Only those disputes in which
240 attempts at mediation by the Division of Consumer Affairs have failed
241 shall be accepted as arbitrable. The referral of the complaint to
242 arbitration shall be made by the Insurance Department examiner who
243 investigated the complaint. Each party to the dispute shall pay a filing
244 fee of twenty dollars. The insurance company shall pay the [consumer]
245 claimant the undisputed amount of the claim upon written notification
246 from the department that the complaint has been referred to
247 arbitration. Such payment shall not affect any right of the [consumer]
248 claimant to pursue the disputed amount of the claim.

249 (B) The Division of Consumer Affairs shall provide an independent

250 arbitration procedure for the settlement of disputes between claimants
251 and insurance companies concerning the actual cash value or the
252 amount of loss for residential real property in which liability and
253 coverage are not in dispute. Such procedure shall apply only to
254 disputes involving homeowners insurance. Any company licensed to
255 write homeowners insurance in this state shall participate in the
256 arbitration procedure. The commissioner shall appoint an
257 administrator for such procedure. Only those disputes in which
258 awards have not been determined by an umpire shall be accepted as
259 arbitrable. The referral of the dispute to arbitration shall be made by
260 the department upon receiving a written demand for arbitration from
261 a claimant. Each party to the dispute shall pay a filing fee of twenty
262 dollars. The insurance company shall pay the claimant the undisputed
263 amount of the claim upon written notification from the department
264 that the complaint has been referred to arbitration. Such payment shall
265 not affect any right of the claimant to pursue the disputed amount of
266 the claim.

267 (2) The commissioner shall prepare a list of at least ten persons, who
268 have not been employed by the department or an insurance company
269 during the preceding twelve months, to serve as arbitrators in the
270 settlement of such disputes. The arbitrators shall be members of any
271 dispute resolution organization approved by the commissioner. One
272 arbitrator shall be appointed to hear and decide each complaint.
273 Appointment shall be based solely on the order of the list. If an
274 arbitrator is unable to serve on a given day, or if either party objects to
275 the arbitrator, then the next arbitrator on the list shall be selected. The
276 department shall schedule arbitration hearings as often, and in such
277 locations, as it deems necessary. Parties to the dispute shall be
278 provided written notice of the hearing at least ten days prior to the
279 hearing date. The commissioner may issue subpoenas on behalf of the
280 arbitrator to compel the attendance of witnesses and the production of
281 documents, papers and records relevant to the dispute. Decisions shall
282 be made on the basis of the evidence presented at the arbitration

283 hearing. Where the arbitrator believes that technical expertise is
284 necessary to decide a case, such arbitrator may consult with an
285 independent expert recommended by the commissioner. The arbitrator
286 and any independent technical expert shall be paid by the department
287 on a per dispute basis as established by the commissioner. The
288 arbitrator, as expeditiously as possible but not later than fifteen days
289 after the arbitration hearing, shall render a written decision based on
290 the information gathered and disclose the findings and the reasons to
291 the parties involved. The arbitrator shall award filing fees to the
292 prevailing party. If the decision favors the [consumer] claimant the
293 decision shall provide specific and appropriate remedies including
294 interest at the rate of fifteen per cent per year on the arbitration award
295 concerning the disputed amount of the claim, retroactive to the date of
296 payment for the undisputed amount of the claim. The decision [may
297 include costs for loss of use and storage of the motor vehicle and] shall
298 specify a date for performance and completion of all awarded
299 remedies, and for a dispute concerning automobile physical damage
300 and automobile property damage, may include costs for loss of use
301 and storage of the motor vehicle. Notwithstanding any provision of
302 the general statutes or any regulation, the Insurance Department shall
303 not amend, reverse, rescind, or revoke any decision or action of any
304 arbitrator. The department shall contact the [consumer] claimant not
305 later than ten business days after the date for performance, to
306 determine whether performance has occurred. Either party may make
307 application to the superior court for the judicial district in which one of
308 the parties resides or, when the court is not in session, any judge
309 thereof for an order confirming, vacating, modifying or correcting any
310 award, in accordance with the provisions of sections 52-417, 52-418, 52-
311 419 and 52-420. If it is determined by the court that either party's
312 position after review has been improved by at least ten per cent over
313 that party's position after arbitration, the court may grant to that party
314 its costs and reasonable attorney's fees. No evidence, testimony,
315 findings, or decision from the department arbitration procedure shall
316 be admissible in any civil proceeding, except judicial review of the

317 arbitrator's decision as contemplated by this subsection.

318 (3) The department shall maintain records of each dispute,
319 including names of parties to the arbitration, the decision of the
320 arbitrator, compliance, the appeal, if any, and the decision of the court.
321 The department shall annually compile such statistics and send a copy
322 to the committee of the General Assembly having cognizance of
323 matters relating to insurance. The report shall be considered a public
324 document.

325 Sec. 4. Section 38a-313a of the general statutes is repealed and the
326 following is substituted in lieu thereof (*Effective October 1, 2013*):

327 (a) Prior to commencing any repair, remediation or mitigation
328 pursuant to a loss occurring on or after ~~July 1, 2012~~ October 1, 2013,
329 and covered under a personal risk insurance policy, as defined in
330 section 38a-663, or a commercial risk policy, as defined in section 38a-
331 663, the person who will perform the repair, remediation or mitigation
332 shall provide an insured with a written notice that indicates the scope
333 of the work to be completed and the estimated total price. Such notice
334 shall not be required for (1) any repair of an automobile that is subject
335 to this chapter, or (2) any repair that is subject to chapter 400.

336 (b) If the person performing the repair, remediation or mitigation
337 fails to provide the written notice in accordance with subsection (a) of
338 this section to an insured, any contract between such person and such
339 insured for such repair, remediation or mitigation shall be void.

340 (c) No insurer shall authorize a direct payment to a person
341 performing such repair or remediation unless and until such insurer
342 has confirmed with the insured that the written notice required under
343 subsection (a) of this section has been provided to the insured.

344 ~~[(c)]~~ (d) As used in this section, "remediation" includes, but is not
345 limited to, cleaning services.

346 Sec. 5. (NEW) (*Effective October 1, 2013*) No insurer shall authorize a
347 direct payment for a covered loss occurring on or after October 1, 2013,
348 to a contractor, as defined in section 20-419 of the general statutes,
349 unless and until such insurer has confirmed with the insured that the
350 home improvement contract required under section 20-429 of the
351 general statutes, as amended by this act, has been provided to the
352 insured.

353 Sec. 6. Subsection (c) of section 20-429 of the general statutes is
354 repealed and the following is substituted in lieu thereof (*Effective*
355 *October 1, 2013*):

356 (c) The contractor shall provide and deliver to the owner, without
357 charge, a completed copy of the home improvement contract at the
358 time such contract is executed. The provisions of section 5 of this act
359 shall also apply to the provision and delivery of such contract to the
360 owner.

361 Sec. 7. Section 38a-316a of the general statutes is repealed and the
362 following is substituted in lieu thereof (*Effective October 1, 2013*):

363 [(a) No insurer that delivers, issues for delivery, renews, amends or
364 endorses a homeowners insurance policy in this state shall refuse to
365 renew or issue such a policy solely on the basis that the insured or
366 prospective insured has failed to install permanent storm shutters on
367 his or her residential dwelling as a means of mitigating loss from
368 hurricanes or other severe storms.]

369 [(b) (1)] (a) For a [(A)] (1) personal risk insurance policy, as defined
370 in section 38a-663, other than a private passenger nonfleet automobile
371 insurance policy, [(B)] (2) condominium association master policy
372 under section 47-83, or [(C)] (3) unit owners' association property
373 insurance policy under section 47-255, issued or renewed on or after
374 October 1, 2012, an insurer may impose a hurricane deductible in such
375 policy in lieu of an overall policy deductible during the period
376 commencing with the issuance of a hurricane warning by the National

377 Hurricane Center of the National Weather Service in any part of the
378 state if such hurricane results in a maximum sustained surface wind of
379 seventy-four miles per hour or more for any part of this state.

380 [(2)] (b) Such imposition shall be applied during the period [(A)] (1)
381 commencing not earlier than the National Weather Service National
382 Hurricane Center's issuance of a hurricane warning for any part of this
383 state, and [(B)] (2) ending twenty-four hours after said National
384 Hurricane Center's termination of the last hurricane warning for any
385 part of this state or twenty-four hours after said National Hurricane
386 Center's last downgrade of the hurricane from hurricane status for any
387 part of this state, whichever is earlier.

388 [(3)] (c) The commissioner may adopt regulations, in accordance
389 with the provisions of chapter 54, to implement the provisions of
390 [subdivision (1) of this subsection] subsection (a) of this section and the
391 most current guidelines and bulletins issued by the Insurance
392 Department and in effect that pertain to hurricane deductibles.

393 Sec. 8. Section 38a-316b of the general statutes is repealed and the
394 following is substituted in lieu thereof (*Effective October 1, 2013*):

395 Each insurer that delivers, issues for delivery, renews, amends or
396 endorses in this state a homeowners insurance policy for a residential
397 dwelling shall: [offer]

398 (1) Upon request by a prospective insured, offer to such prospective
399 insured a premium quote for homeowners insurance; and

400 (2) Offer a premium discount on any such policy to any homeowner
401 who submits to such insurer proof of installation of [permanent] storm
402 shutters or impact-resistant glass on his or her dwelling as a means of
403 mitigating loss from hurricanes or other severe storms. Such discount
404 shall be based on sound actuarial principles and shall be applicable to
405 premium charges for any such policy delivered, issued for delivery,
406 renewed, amended or endorsed on or after [January 1, 2008] October 1,

407 2013.

408 Sec. 9. Subsection (a) of section 38a-689 of the general statutes is
409 repealed and the following is substituted in lieu thereof (*Effective*
410 *October 1, 2013*):

411 (a) Each insurance company [which] that issues homeowners
412 insurance policies in this state shall file with the Insurance
413 Commissioner the rules and regulations, or any modifications of such
414 rules and regulations, used by such company to [determine whether or
415 not to] underwrite such policies.

416 Sec. 10. Section 38a-724 of the general statutes is repealed and the
417 following is substituted in lieu thereof (*Effective October 1, 2013*):

418 (a) The use of an employment contract between a public adjuster
419 and the insured shall be mandatory. Such contract shall contain a
420 provision specifying that the insured may cancel the contract,
421 provided such insured notifies the public adjuster at such public
422 adjuster's main office or branch office at the address shown in the
423 contract, by certified mail, return receipt requested, posted not later
424 than midnight of the [second] fourth calendar day after the day on
425 which the insured signs the contract, except that if the signing is on a
426 Friday, Saturday or Sunday, the cancellation shall be posted not later
427 than midnight of the [Tuesday] Thursday immediately following, and
428 thereafter the contract shall be void ab initio.

429 (b) No public adjuster shall solicit an insured between the hours of
430 eight o'clock p.m. and eight o'clock a.m.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2013</i>	38a-8
Sec. 2	<i>October 1, 2013</i>	38a-307
Sec. 3	<i>October 1, 2013</i>	38a-9(b)
Sec. 4	<i>October 1, 2013</i>	38a-313a

Sec. 5	<i>October 1, 2013</i>	New section
Sec. 6	<i>October 1, 2013</i>	20-429(c)
Sec. 7	<i>October 1, 2013</i>	38a-316a
Sec. 8	<i>October 1, 2013</i>	38a-316b
Sec. 9	<i>October 1, 2013</i>	38a-689(a)
Sec. 10	<i>October 1, 2013</i>	38a-724

Statement of Purpose:

To make changes to property and casualty insurance and related statutes.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]